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VOL. 2—NO. 43 KIRK SMITH, Editor-Owner Ocean Beach, California, Friday, September 12, 1924 4829 Saratoga Ave. FIVE CENTS THE COPY

Get Your Banker To Read This

OUR PUBLICITY PLEA FOR BRANCH BEACH BANK ANSWERED FROM ARIZONA

The frequent assertion in these columns that "Ocean Beach Needs a Branch Bank," has begun to bring favorable results, while incidentally proving that persistent newspaper publicity pays and also furnishing documentary evidence that "We Circulate."

Besides the action taken by the Ocean Beach Chamber of Commerce, explained elsewhere in the regular report of the proceedings last Monday night, an offer has been received from a progressive client of a leading local real estate dealer toward the erection of a suitable building for a branch bank as soon as the proper tenant can be secured.

Dated at Douglas, Arizona, September 3, the following letter from a prominent citizen there (whose name will be given upon request) has been received by Bert W. Wenrich, who is ever to the fore in promoting beach property at his office "Across from the Merry-Go-Round" in Ocean Beach:

"Dear Sir: I see in **'The Beach News'** that "Ocean Beach Needs a Bank." I wish you would please make some inquiries and see if you could get a good lease for me. If I can get a guarantee that I'll have a good tenant I'll put up a good building on my lots there at the Beach. Please let me hear from you in regards to this. Things are looking better here in the copper district and we hope for a boom next spring."

The lots referred to in the above communication are located near the central business district and Mr. Wenrich states that his client has the funds for financing a fine building suitable for banking purposes. Nearly every suburb of San Diego has one or more branch banks and the hour has struck for the establishment of such an institution in Ocean Beach. Write or speak to your banker about it!

Don't forget the Saturday specials at the Ocean Beach Bakery, also that Thursday is BAKED BEAN DAY—1877 Bacon st., phone Pt. Loma 72-W

O. B. Library

MARGARET RANKIN, Librarian

The O. B. Branch Library is displaying this week a variety of books which fall under the general classification of "Science," and which will prove both interesting and instructive: "Outline of Science" (four volumes), Thomson; "First Course in General Science," Barke;r "Romance of Scientific Discovery," Gibson; "Miracles of Science," Williams; "Realities of Modern Science," Mills; "Natural History," Hornaday; "Natural History and Geology," Darwin; "Book of Stars," Milton; "Book of Friendly Stars," Martin; "Elemental Biology," Hunt; Calif. Flora, Key to West Coast Botany, Rattan; General Chemistry," Newell, and Scientific Monthly Magazine.

HARBOR PLANS WIN WHILE BOTH WATER BONDS ARE BADLY LOST

At the special city election held last Wednesday the water bond propositions, Nos. 1 and 2, were both defeated by an overwhelming vote, while the two harbor propositions were approved by a vote of about ten to one. Precinct No. 10, Point Loma, cast the biggest vote against the water bonds, the result on No. 1 standing 108 to 5.

ROMANCE OF TEA FROM ORIENT TO OCCIDENT TO BE TOLD HERE

* * *

Miss Evelyn Wells, the famous story writer, has written a series of short stories dealing with the tea industry, which will interest every housewife. Intriguing tales of tea romance from the Orient to the Occident; tea history, tea packing—all will be covered in the fascinating manner of this well known writer and the interesting articles, fittingly illustrated will be featured soon in these columns. Watch for 'em!

Stationery Supplies, Froide's, op. P.O

Community Co-operation

MANY CIVIC PROBLEMS CONSIDERED BY CHAMBER AT MONTHLY MEETING

With upwards of half a hundred members in attendance, the regular monthly meeting of the Ocean Beach Chamber of Commerce held at the Congregational Church building last Monday night, was marked by the enthusiastic presentation and consideration of a dozen or more problems confronting the community.

For the good of the order and under new business, there was general discussion on the subjects of lights, paving, sewers, band concerts, auto camp, baseball grounds, branch bank, restricted building and fire zones, bus line extensions, carfare for school children, cleaning of vacant lots, and other immediate civic improvements.

It was finally arranged for special committees to be appointed on the various motions recorded. It was also decided to request City Manager Fred Rhodes to be present at the next regular monthly meeting on the first Monday in October, when the proper solution of several community problems will be sought. Incidentally, the city manager is to be invited to attend an informal dinner, just previous to the scheduled gathering, in order to get acquainted with the who, why, and wherefore of the great forward movement in beach affairs.

SCHOOLS OPENED WITH RECORD ATTENDANCE LAST WEDNESDAY

The public schools of San Diego opened last Wednesday with the largest attendance ever recorded, and it is expected that the total enrollment will reach over twenty thousand.

The Ocean Beach school had a most auspicious beginning and a most progressive session is predicted. Full details of the enrollment for the first week and other interesting particulars concerning the pupils and their teachers will be duly published in these columns.

COMMUTATION BOOKS ISSUED FOR SCHOOL PUPILS TRAVELING TO TOWN

With the opening of the school season last Wednesday the San Diego Electric Railway company began the issue of commutation books for pupils residing in La Playa, Roseville, Loma Portal, Ocean Beach, Pacific Beach, Bird Rock and La Jolla.

Forty-ride books (twenty round trips) with three-months limit, for students of Ocean Beach and La Playa going to the San Diego high schools, sell for $2.50, and for students of Roseville and Loma Portal, $2.00. The 40-ride books for students attending the La Jolla high school are priced thusly: Mission Beach $2.50, Pacific Beach $2, and Bird Rock and La Jolla $1.

POINT LOMA "HI"

The new Point Loma High School now in process of construction is scheduled to be completed early in February next. It is announced that it will be a six-year high school, comprising junior and senior grades.

"School Days, School Days, Dear Old Golden Rule Days"

"'Readin' and Writin' and 'Rithmetic"

Kodak Films, FROIDE'S. opp. P.O.* Kodak Finishing FROIDE'S op. P.O.*

"LOMA LORE"

By WINIFRED DAVIDSON

Point Loma, California

Book rights reserved.

(Continued from last week)

CONCERNING THE "MORMON WELL"

"On the 30th of January the following bulletin was written by the lieutenant-colonel commanding, though not read to the Battalion until the 4th of February. It tells in studied military brevity the achievements and faithfulness of the Battalion, its service to the country, and is an imperishable monument in the literature of the nation:

'BULLETIN

Headquarters Mormon Battalion,
Mission of San Diego,
January 30, 1847.

(Orders No. 1)

The lieutenant-colonel commanding, congratulates the Battalion on their safe arrival on the shore of the Pacific ocean, and the conclusion of their march of over two thousand miles.

"'History may be searched in vain for an equal march of infantry. Half of it has been through a wilderness, where nothing but savages and wild beasts are found, or deserts where, for want of water, there is no living creature. There, with almost hopeless labor, we have dug deep wells, which the future traveler will enjoy. Without a guide who had traversed them we have ventured into trackless tablelands where water was not found for several marches. With crowbar and pick, and axe in hand, we worked our way over mountains, which seem to defy aught save the wild goat, and hewed a pass through a chasm of living rock more narrow than our wagons. To bring these first wagons to the Pacific, we have preserved the strength of our mules, by herding them over large tracts, which you have laboriously guarded without loss. The garrison of four presidios of Sonora concentrated within the walls of Tucson, gave us no pause. We drove them out, with their artillery, but our intercourse with the citizens was unmarked by a single act of injustice. Thus, marching half naked and half fed, and living upon wild animals, we have discovered and made a road of great value to our country. . . .'

"While performing garrison duty," Roberts continues, "many members of the Battalion at San Diego obtained permission to accept employment of the inhabitants of the town, such as making adobes, digging wells, building houses, and making bricks. The first bricks in San Diego, and for matter of that in California, were made and burned by members of the Mormon Battalion.

"The result of the effort at re-enlistment was that a company of eighty-one, officers and men, re-enlisted for six months, and performed garrison service at San Diego."

This establishes the date of the "Mormon Well" or coal shaft on the east slope of Point Loma. It was dug in 1847; and was, according to some, the carrying out of a vision, or fancy, that had persisted in the minds of most of the early settlers—that hard coal deposits were to make La Playa the greatest port of call on the Pacific coast.

Twenty-two years later, on January 23, 1869, the San Diego Union has this editorial:

"Our citizens may not be as a general thing aware of the fact that it is the opinion of some of those who have given the matter careful attention, that a fine and inexhaustible bed of anthracite coal underlies the harbor of San Diego and a large portion of the back country. Many years ago the Mormons were engaged in prospecting on the ocean side of Point Loma for this article of commerce but when they were recalled to the seat of government of the Mormon world they dropped their enterprise and machinery here, as they did their property elsewhere in the state and incontinently left. The ruins of their works and the rusting boiler of their machinery are still to be seen and their shaft in perfect working order can be examined at any time by the curiously disposed. Only a short time ago a couple of our citizens descended and brought away a quantity of the coal, and tried it in one of our blacksmith's furnaces with a most gratifying result; the gentleman of the forge pronouncing it of the first quality, far superior to any coal he had ever tried of California production. We are reliably informed that large quantities of the same character can be obtained in this county within a few miles of the city—and that a few years ago the Pacific Mail Steamship company did some prospecting in the interior of the county for the purpose of striking the eastern rim of the bed. The mine upon which the Mormons worked is upon land recently deeded by the city authorities to the government; but we would like to see some of our old practical coal miners, if there are any in the community, take the mine in hand, and test this matter a little; and if it can be made to pay the people of this place may congratulate themselves upon having on their harbor that which will add immensely to its advantage as a port of entry—and place of stoppage for the heavy ocean steamers."

That dream of coal beds dates back more than fifty years. The port of San Diego is today a place of stoppage for the mightiest dreadnaughts, for great merchant ships; but the coal mines underlying Point Loma and the harbor—if any there are—have not contributed to our world-importance, as yet!

(Continued next week)

It will do your EYES good to see CASTIEN, Rooms 16-17, Sefton Bldg., Fifth and C. Phone 644-27.

Back Country Hospitality

SPECIAL OUTING TOUR FOR NEWSPAPER FOLKS EXCEPTIONABLY ENJOYABLE

It's certainly worth getting up at daybreak on a Sunday morning during this wonderful autumn weather in order to participate in a back country outing, and particularly so when the trip is engineered by "Jim" Heath, with "Betty and Billy" Seymour personally directing the itinerary, and L. S. Hinshaw, of Lake Hodge's Dam, and George V. Kirkwood, of the famous Lilac Ranch acting as special hosts.

And all that happy combination formed our good fortune last Sunday, when some forty-odd members of the "Fourth Estate" and friends motored through northern San Diego country on an educational tour instituted by James H. Heath, publicity king of the back country.

Hospitality budded forth with the first stop at Lake Hodges station, where Manager Hinshaw served a most enjoyable breakfast, after which boating, fishing and dancing caused a couple of hours to speed away only too soon. Then on to Valley Center went the merry party to partake of refreshments prepared by Clyde James and Mrs. Griffith, respectively president and secretary of the Valley Center Farm Bureau.

Hospitality acquired full bloom about noon, when the journalistic bunch reached Lilac Ranch, following a detour across the mountain tops to pay their respects to "Jim" Heath at his home in Oak Vale, where he had been incapacitated from joining in the journey through sudden sickness. As the mid-day host at his Lilac Ranch, George Vandeveer Kirkwood stood supreme in having a superbly bountiful barbecue dinner prepared and served amid truly rural surroundings. Responding to a jolly speech of thanks by our only "Betty" on behalf of the visitors, the genial George Kirkwood capped the climax by unexpectedly presenting every "skirt" in attendance with a very nifty flask of——"Lilac" toilet water as a special souvenir of the Lilac Ranch.

Baseball games beyond compare preceded the big feed and about mid-afternoon the happy party wended their way homeward, via Del Mar, where many accepted the advantages of the big plunge or a dip in the deep sea.

The roster of the outing party included Daisy Bierman, George Potts, Paul Brook, Ted Rockwell, Alan McGrew, Charles McCafferty, Lee Conti, Mr. and Mrs. Albert Brown, A. Beck, Ralph Huston, Larry Blockman, Mr. and Mrs. Roy Pinkerton, Mr. and Mrs. France and two children, Eileen and Bill Dwyer, Sam Snyder, Billy Edwards and friend, Mr. and Mrs. Joe Grossman, Mr. and Mrs. E. Leighninger, Betty and Bill Seymour, Mr. and Mrs. Harry Warner, Capt. L. R. Good, Jack Adams, Kenneth Stewart, Mr. and Mrs. Matthew Reyser and Mr. and Mrs. Kirk Smith (ye Editor and Katherine.)

NEW DINING ROOM AT ARMY AND NAVY ACADEMY

A permit has been issued for the construction of a large new dining room at the San Diego Army and Navy Academy in Pacific Beach. It will be erected on the campus at a cost of over $2,000.

Men, Money And Material Spell Progress AT MISSION BEACH

RUSHING CONSTRUCTION TO COMPLETE BIG BATH HOUSE BY FIRST OF NEW YEAR

The mammoth natatorium at Mission Beach has been rushed along in construction until it now presents to view some idea of how it will appear when finished and the great progress made by the Wurster Construction company in erection of the building gives promise of completion in time for opening the first of the new year. It is anticipated that it will prove a popular institution as soon as opened, probably drawing patronage to compare with that of summer months. Purified salt water will be used in the plunges and will be heated to a proper temperature.

Bonita Bay Events

Besides the rapid work on the big bathhouse, the dredging of Bonita bay, inlet from Mission bay, is rapidly nearing completion to provide six acres of open water free from currents for swimming and boating. With this still water bay and the big plunge, Mission Beach will be equipped to handle various championship swimming and diving competitions better than any other place, and it is anticipated that many championship events will be attracted. Either indoors or outdoors, superior facilities for spectators in great numbers will be provided.

EXTENSIVE REPAIRS UNDER CONSIDERATION FOR MISSION BAY BRIDGE

A petition asking that the bridge across Mission Bay channel, from Ocean Beach to Mission Beach, be repaired by the laying of an entire new floor, has been referred by the city council directly to the city manager for a report. The council some time ago appropriated $6000 for repairs to the bridge, but city manager Rhodes says he has been holding off until more money is available. He then hopes to make more extensive repairs than are now possible. It is stated that the piling of the bridge is all in good shape.

SHERWIN-WILLIAMS PAINTS—San Diego prices—O. B. Feed, Fuel and Express, 1926 Bacon St. Phone Pt. Loma 20-W.

Ocean Theatre

LATEST PICTURES FROM SPECIAL BOOKINGS

In conformity with his plan of presenting the patrons of the Ocean Theatre with the best and latest pictures that can be procured, Manager Ray Ericsson makes frequent trips to "movie" headquarters in Los Angeles and Hollywood where he keeps his practised hand on the pulse of productions. Next Sunday, there will be "Stolen Secrets" as well as the "Telephone Girl" series, and for Tuesday and Wednesday an extra special has been secured. Dustin Farnum will star in "Kentucky Days" tomorrow night.

FAULTY AUTO LAW CONCERNING SCHOOLS

City Manager Rhodes has withdrawn a recommendation to the council for an ordinance requiring automobiles to come to a stop at all street intersections near schools. It is stated that this system has caused more accidents than it has prevented in Los Angeles, where it has been in adoption.

A permit has been issued for alterations to the Endicott cottage at 4650 Niagara avenue.

A. L. Evans is building a garage at 4915 Muir avenue.

The BROWN MOUSE

By HERBERT QUICK

(Copyright by The Bobbs-Merrill Company)

working, and a blacksmith and wagon shop, in which the boys may learn to shoe horses, repair tools, design buildings, and practice the best agricultural engineering. I want to do work in poultry according to the most modern breeding discoveries, and I want your co-operation in that, and a poultry plant somewhere in the district.

"I want a laboratory in which we can work on seeds, pests, soils, feeds and the like. For the education of your children must come out of these things.

"I want these things because they are necessary if we are to get the culture out of life we should get—and nobody gets culture out of any sort of school—they get it out of life, or they don't get it at all.

"So I want you to build as freely for your school as for your cattle and horses and hogs.

"The school will make for you—this new kind of rural school—a social life which will be the social center, because it will be the educational center, and the business center of the countryside.

"I want all these things, and more. But I don't expect them all at once. I know that this district is too small to do all of them, and therefore, I want a bigger district—one that will give us the financial strength to carry out the program I have sketched. This may be a presumptuous thing for me to propose. If you think so, let me go. But if you don't, please keep this meeting together in a permanent organization of grownup members of the Woodruff school, and by pulling together, you can do these things—all of them—and many more—and you'll make the Woodruff District a good place to live in and die in—and I shall be proud to live and die in it at your service, as the neighborhood's hired man!"

As Jim sat down there was a hush in the crowded room, as if the people were dazed at his assurance. There was no applause, until Jennie Woodruff, now seen by Jim for the first time over next the blackboard, clapped her gloved hands together and started it; then it swept out through the windows in a storm. The dust rose from stamping feet until the kerosene lamps were dimmed by it. And as the noise subsided, Jim saw standing out in front the stooped form of B. B. Hamm, one of the most prosperous men in the district.

"Mr. Chairman—Ezra Bronson," he roared, "this feller's crazy, an' from the sound of things, you're all as crazy as he is. If this fool scheme of his goes through, my farm's for sale! I'll quit before I'm sold out for taxes!"

"Just a minute, B. B.!" interposed Colonel Woodruff. "This ain't as dangerous as you think. You don't want us to do all this in fifteen minutes, do you, Jim?"

"Oh, as to that," replied Jim, "I just wanted you to have in your minds what I have in my mind—and unless we can agree to work toward these things there's no use in my staying. But time—that's another matter. Believe with me, and I'll work with you."

"Get out of here!" said the colonel to Jim in an undertone, "and leave the rest to your friends."

Jim walked out of the room and took the way toward his home. A horse tied to the hitching-pole had his blanket under foot, and Jim replaced it on his back, patting him kindly and talking horse language to him. Then he went up and down the line of teams, readjusting blankets, tying loosened knots, and assuring himself that his neighbors' horses were securely tied and comfortable. He knew horses better than he knew people, he thought. If he could manage people as he could manage horses—but that would be wrong. Horse management was despotism; man-government must be like the government of a society of wild horses, the result of the common work of the members of the herd.

Two figures emerged from the schoolhouse door, and as he turned toward his home after his pastoral calls on the horses, they overtook him. They were the figures of Newton Bronson and the county superintendent of schools.

"Dad wants you back there again," said Newton.

"What for?" inquired Jim.

"You silly boy," said Jennie, "you talked about the good of the schools all of the time, and never said a word about your own salary! What do you want? They want to know?"

"Oh!" exclaimed Jim in the manner of one who suddenly remembers that he has forgotten his umbrella or his pocket-knife. "I forgot all about it. I haven't thought about that at all. Jennie!"

"Jim," said she, "you need a guardian!"

"I know it, Jennie," said he, "and I know who I want. I want—"

(Continued next week)

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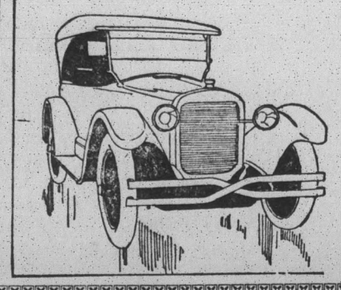

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It's Not Far to a FABER Store

Katherine's Kollum

By MRS. KIRK SMITH Phone, Point Loma 17.

A GROCER'S COURTSHIP

(Faber's Favorite Fable)

The grocer loved a charming girl,
As lovely as the day;
He wondered if she'd marry him
Some day, "Let SOAP she may."

Then straightway to her house he went,
Her lovely face to see,
Exclaiming, "Ah, I know full well
That CHEESE the girl for me."

The girl was very kind and said
That she was very glad
To see him there, and then remarked,
"What a bad COFFEE had."

She grew to know him—yes, quite well—
She let him kiss her brow;
But when he spoke of marriage, said,
"Oh, do not TEAS me now."

◆ ◆ ◆

ENTERTAINMENTS AT POINT LOMA ASSEMBLY HALL

The Point Loma Assembly opened their fall season last Thursday at 2:30 p. m. Mrs. W. B. Shropshire and Miss Byrd Taft acted as hostesses for the afternoon. A pleasing program was given, and a good time was had by all present. The Point Loma assembly hall is well adapted for entertainments by social organizations. Application for use may be made through Miss Davidson, 3228 Carleton street (Point Loma 128-W.)

◆ ◆ ◆

SEWING CLUB MEETS

The Bennington Auxiliary Sewing Club held an all day meeting last Thursday with Mrs. Ransom P. Wood at 4729 Cape May avenue.

◆ ◆ ◆

HERE FROM OREGON

Linzey Hartley, former Ocean Beachite, arrived last Tuesday from Rogue River, Oregon, where he is at present located. Mr. Hartley will return north tomorrow.

◆ ◆ ◆

DANCE AT YACHT CLUB

George Kettenburg of Point Loma will entertain at a dancing party for members of Phi Delta fraternity and their friends this Friday night. It will be an informal affair at the San Diego Yacht club on Glorietta bay and about thirty couples will be present.

◆ ◆ ◆

LA FOLLETTE FOLLOWERS

The San Diego Women's Division of the La Follette-Wheeler campaign will hold its regular weekly meeting at the home of Mrs. Brand, 1340 Fourth street, San Diego, Friday, September 12. All women interested are invited.

◆ ◆ ◆

VISITORS FROM MINNESOTA

Mr. and Mrs. A. T. Olsen and son, Bert, came all the way from Minneapolis to spend their two weeks' vacation with Mr. and Mrs. Earl Haas. Mr. Olsen is the brother of Mrs. Haas.

◆ ◆ ◆

UP AT PALOMAR

Mrs. Wallace Heffron and little Betsy, of 4817 Saratoga avenue, have gone to Palomar mountain to join Mr. Heffron, who is staying there to recuperate his health.

◆ ◆ ◆

VISITORS FROM UP STATE

Mr. and Mrs. Walter Mertz and their four children, of Orange county, and Mr. and Mrs. L. L. Bickel and daughter of Culver City, Calif., were week-end visitors last Saturday and Sunday at the home of Mr. and Mrs. Cole of 1844 Cable street. Miss Dorothea Gates, of Los Angeles, who has been visiting the Cole family for ten days also returned home last Sunday night.

◆ ◆ ◆

RETURNED FROM KANSAS

Mr. and Mrs. N. G. Hawkins and son, Donald, of 4811 Long Branch avenue, returned last week after spending all summer with Mrs. Hawkins' mother, Mrs. Terry, at Grenold, Kansas.

◆ ◆ ◆

Read "Loma Lore" every week.

GOT HIM AT LAST!

(But He Wasn't a Beachite)

The bazaar was in full swing, when a young man strolled around the booths. He had no intention of buying anything. As he passed a tastefully decorated stall, the pretty saleswoman detained him.

"Won't you buy a cigarette holder?" she asked.

"No, thank you. I don't smoke," was the curt reply.

"Or a pen wiper worked by my own hands?"

"I don't write."

"Then have a nice box of chocolates."

"I don't eat sweets."

The young woman's patience was exhausted.

"Sir," she said grimly, "will you buy this box of soap?"

The young man paid up.

◆ ◆ ◆

MISS LOUISE KAIDEL BRIDE OF NAVY OFFICER

Mr. and Mrs. John I. Kaidel announce the marriage of their daughter, Louise, to John Grier Gruebele, pay clerk, United States navy, retired. The wedding took place at the home of the bride's parents, 1167 Eleventh street, Chaplain I. L. Wood, United States navy, officiating. Immediately following the ceremony the bride and bridegroom left for a visit to the former home of Mr. Gruebele in Pennsylvania. Mr. and Mrs. Gruebele will be at home at 1167 Eleventh street, after November 1. The bride was the matron of Southern Star Chapter, No. 96, O. E. S., when Katherine was initiated in that grand Order.

◆ ◆ ◆

Birthday Cards, FROIDE'S, opp. P. O.

◆ ◆ ◆

ENJOYABLE WEEK'S OUTING

Mrs. Robert J. Sterling, of Saratoga avenue, has returned from a pleasant week's outing to Wheeler Hot Springs, where she visited her friends, Mr. and Mrs. M. D. Bayliss, who are happily remembered as the couple that figured in the romantic wedding ceremony on Sunset Cliffs early in the spring.

◆ ◆ ◆

RETURNS TO COLLEGE

Miss Gertrude Winters, of Hollywood, returned to her home last Monday to attend the University of California, Los Angeles. Miss Winters spent the last few weeks of her vacation at the home of her cousin, Alice Hastings, on Point Loma.

◆ ◆ ◆

SCRIPPS MEMORIAL HOSPITAL

We acknowledge the receipt of an invitation from the officers and directors of the Scripps Memorial Hospital to be present at a pre-view of the new hospital on next Tuesday, September 16.

◆ ◆ ◆

RETURNS TO THE BEACH

Mr. and Mrs. D. H. Dever and family, formerly of Ocean Beach, have returned to their home on Santa Monica avenue.

◆ ◆ ◆

INVITATION ACKNOWLEDGED

Mrs. Anna V. Sharman has kindly sent us an invitation to be present on the opening day of the Walnut Dietarium and Rest Home, 406 Walnut avenue, San Diego, held on Wednesday, September 10.

◆ ◆ ◆

DEMISE OF MRS. J. PAULSEN

At the advanced age of seventy-nine years Mrs. John Paulsen, mother of Mrs. Carl Schroeder, of Ocean Beach, passed away September 7 in San Diego. The deceased was a native of Denmark and her remains were forwarded to Riverside for interment.

◆ ◆ ◆

PICNIC AT MERRY-GO-ROUND

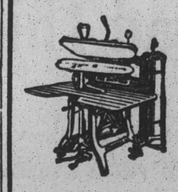
Silver Strand Chapter No. 387, O. E. S., with friends, will picnic tomorrow (Saturday) afternoon and evening at the merry-go-round pavilion at Ocean Beach. Those who will attend are advised to bring box supper. Coffee and cups will be furnished.

LOS ANGELES — Special correspondent, MRS. ELLA SNEL, 415 West 37th street, Los Angeles, Calif.

◆ ◆ ◆

In order to insure prompt and proper publication of news notices of all societies, lodges, associations and other like gatherings, the chairman, secretary or head of such bodies are respectfully requested to send their news items direct to THE BEACH NEWS office on or before Thursday noon of each week.

Residence Phone Point Loma 16 Office Phone Point Loma 72-J
Dr. F. J. Ratty
PHYSICIAN and SURGEON
Res., 4820 Cape May Avenue
Office, 5024 Newport Ave.



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R. D. CRAPO, Prop.
Cleaning Dyeing Pressing
1928 Bacon St.
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San Diego's All-Year-Round TOYLAND
New Juvenile Automobiles.
Mah Jongg Sets
Sail Boats
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Air Rifles.
Now on Display
Visitors always welcome.
PASSMORE'S
BIRD and TOY STORE
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Opposite the New Commonwealth Building

No matter who or what you are or may become, you owe it to yourself and to your family to secure
LIFE—ACCIDENT—HEALTH
INSURANCE
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ENTIRE YEAR
Located on Ocean
Phone, Pacific Beach 172
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if it's in the line of **PRINTING**
From a Visiting Card to a Poster.
We Can Satisfy You With Quality, Quantity and Service
JOB PRINTING DEPT.
The Beach News
Phone Point Loma 17
4829 Saratoga Avenue,
Ocean Beach, California

Read the "LOMA LORE" series in The Beach News every week for interesting historical facts, told most entertainingly by Winifred Davidson.

CALL FOR MacBRIDE TO GET YOUR LAUNDRY

The dread and drudgery of wash day will be a thing of the past if housewives will heed the announcement of G. W. MacBride, who lives in Ocean Beach and collects and delivers laundry in Ocean Beach for the Point Loma Laundry. His phone number is Point Loma 378 and his customers are assured of courteous and satisfactory service.

OCEAN THEATRE

SATURDAY
DUSTIN FARNUM
—in—
"KENTUCKY DAYS"
Good Comedy
Admission 15c and 20c

SUNDAY
"STOLEN SECRETS"
with
Herbert Rawlinson
Also
"THE TELEPHONE GIRL"
News and Comedy
At Regular Prices

TUESDAY AND WEDNESDAY
A BIG SPECIAL
DON'T MISS IT
Always a Good Comedy
Admission Children 15c, Adults 30
Come Early—Show Starts at 7:15

OCEAN BEACH
Merry-Go-Round
Young and Old, Rich and Poor, all ride at same price, 5c each.
OPEN EVERY DAY
From 2 p. m. to 10 p. m.

SUDS AND DUDS of the POINT LOMA LAUNDRY

POINT LOMA LAUNDRY
Phone, Point Loma 378.
LAUNDRY CALLED FOR AND DELIVERED.
IF IT'S LAUNDRY WORK, WE DO IT!
—Wet Wash, Rough Dry, Semi-Finish and Finish Work—

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We write any form of INSURANCE
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HOUSES
For Rent
Classified Ads Get Quick Results.
WE CIRCULATE

Don't Watch Mission and Ocean Beaches Grow—Grow With Them!

THE BEACH NEWS

AN INDEPENDENT PAPER
Promoting the Progress of the Beach Sections of San Diego and the Entire Point Loma Peninsula
PUBLISHED EVERY FRIDAY
4829 Saratoga Avenue
Ocean Beach, California
Phone Point Loma 17

KIRK SMITH ..... Editor-Owner
KATHERINE SMITH ... Sec'y.-Treas.

2 7

Legalized as an Official San Diego City and County Newspaper

Subscription Price, $1.00 a Year IN ADVANCE
Single Copies ..... 5 Cents
Advertising Rates Upon Application
LOCAL READERS—Fifteen cents a line, averaging five words to line.
CLASSIFIED ADS—Ten cents per line, averaging five words to line.

"Entered as second-class matter December 1, 1922, at the Postoffice at Ocean Beach, California, under the Act of March 3, 1879."

FRIDAY, September 12, 1924

A LEGAL NEWSPAPER

News contributors and advertising patrons will please take notice that the forms of The Beach News close at noon every Thursday and will greatly oblige by submitting their favors accordingly. Write on one side of the paper only.

EDITORIAL

ARE YOU A HOG?

E. K. Hall, vice-president of the American Telephone and Telegraph company, in discussing the human factor that enters into business and which cannot be handled as a mechanical proposition, says:

"What is the difference between an animal and a man? The difference is that man has everything an animal has, plus the ability to record his experience and the experience of other men and profit by the same. A hog is a hog today just as he was a thousand years ago. If a human being cannot profit by the experience of others and help to make this world a little better place in which to live, he might as well be a hog."

The vital factor in business is the human element.

If the human factor is not mobilized for all it is worth we cannot do a hundred per cent job.

This human factor has been too much overlooked in the past as we drove along building up the physical and mechanical end of industry.

REGULATION VERSUS TAXATION

The tax-paying public have done their part for the automobile driver in constructing and maintaining good public highways.

It is now up to careless automobile drivers to do their part by sparing the tax-paying public from the additional expense of grade changes at railroad crossings.

All that is necessary for these drivers to do is STOP, LOOK AND LISTEN before crossing a railroad track.

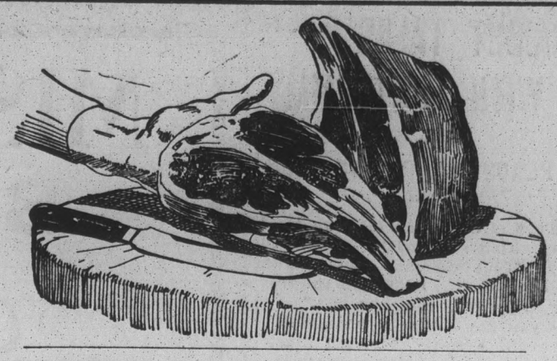
Because a small per cent of the hundreds of thousands of automobile drivers persist in carelessness in crossing railroad tracks there are those who demand that all grade crossings be eliminated, little realizing apparently that the danger is in the driver rather than in the crossing, or that the public's share of the expense of such grade changes would be large and burdensome at best.

A law compelling vehicles to stop at railroad crossings would be no expense to taxpayers, while fines for disobedience would enrich the public treasury.

ANOTHER STEAMSHIP LINE

San Diego is to be made a port of call soon of the Panama-Pacific Line for its fleet of intercoastal liners, including the magnificent steamships Manchuria, Finland, Kroonland and Mongolia.

Watch The Beach News grow!



FABER'S Ocean Beach Grocery
5008 Newport avenue Phone Pt. Loma 48
Faber's Little Cash Grocery
5021 Newport Ave. Pt. Loma 129
Faber's Cash & Carry No. 3
2119 Bacon St. Phone Pt Loma 248
FABER'S Cash & Carry No. 4, Mission Beach
WHY TRADE ELSEWHERE
WE CARRY THE BEST AND SELL THE CHEAPEST
TRADE AT HOME AND SAVE MONEY

Your Employes Will Be Kept Busy
--- IF YOU USE ELECTRIC PUBLICITY
Every merchant knows that there are certain seasons of the year when business is better than at other times. That is why special sales are held in retail stores—to attract trade during slack times.
An Electric Sign
will help you to maintain a large volume of business the year 'round. Your business will be less subject to seasonal fluctuations if you utilize electric publicity to the fullest extent.
Commercial Department
San Diego Consolidated Gas and Electric Co.
935 Sixth
MAIN 64
Byllesby Engineering and Management Corporation

M. A. LeClair
The Guarantee Roofer
Sole Manufacturer of
"EVERLASTIC ROOF PRESERVER"
I repair and recoat your shingle, tin, composition or tar ROOFS, and Guarantee to take care of them for five years. In San Diego since 1907. Insured against accident. No jobs too large. Most complete ROOFING outfit in the city. LeClair, "the Guarantee Roofer."
Phone 659-54. 933-935 Sixteenth St., San Diego.

If you have never tried the satisfactory and economical plan of sending us your Laundry work, why not try it this week. We do not believe that you will ever want to do it again yourself. Call Point Loma 378. Leave order for
G.W.MacBride
with the
POINT LOMA LAUNDRY

BUILDING ACTIVITIES

Joe Havel has taken out a permit for a $4,000 frame cottage and garage, at 1486 Hornblend street, Pacific Beach.

J. A. Grant is making alterations in his house at 4939 Muir avenue.

Mrs. H. Lipsett is having a garage built on her Newport avenue property.

ABOUT PRINTING PRICES

All job printing by "The Beach News" carries the Union Label and all estimates are made in accordance with the Franklin Price List, our prices for standard printing being precisely the same as any Union office in the city. Quality and service unexcelled. Give us a trial. Phone Point Loma 17.

Keep advertising—and advertising will keep you!

You'll Like "LOMA LORE" series. Don't miss an issue. Subscribe now!

SPEND YOUR DIMES AND DOLLARS AT HOME

POSTOFFICE SCHEDULE

H. K. Rankin, Postmaster

Mail arrives 10 a. m., departs 11 a. m.; arrives at 4 p. m., departs at 4:30 p. m. Mail closes fifteen minutes before departure. General delivery open 8 a. m. to 6 p. m., except on Sundays and legal holidays.

FIRE! FIRE!! FIRE!!!

In the event of fire or any emergency requiring the services of the Ocean Beach Fire Department

Phone 622-44

POLICE! POLICE!!

The Police Station is located on Abbott street, foot of Santa Monica avenue, and the phone number is

Point Loma 4.

Please mention The Beach News in your dealings with the patrons of our advertising columns.

CAMPBELL CHEVROLET COMPANY
The Chevrolet Corner STATE and B STS. MAIN 777 *Where Service Counts*

CLASSIFIED ADS

ONLY A DIME A LINE
TERMS CASH
Rates, 10 cents per line, averaging 5 words to a line. No advertisement for less than 30 cents, all payable in Advance

WANTED—To buy lot in Ocean Beach from owner. State particulars. P. O. Box 444, San Diego.

WANTED—Work, day or hour. 4670 Santa Cruz ave. Phone Pt. Loma 327-M-K.

MICKIE SAYS—

DONT SIT AROUND GRUMPIN' BECUZ YER NAME'S NEVER IN TH' PAPER! STEP OUT! DO SOMETHING! MAKE NEWS 'N YA WONT BE ABLE T' KEEP YER NAME OUT OF TH' PAPER!
POST NO BILLS! ADVERTISE IN THE NEWSPAPERS
CHARLES BOUGHTON

FORMATION OF CLASS FOR STUDYING PROBLEMS IN DRESS AND HOME

Costume design and home decoration will be offered at the Roosevelt junior high school Tuesday and Thursday afternoons from 2:45 to 4:45. This course is designed especially for women in the homes, and will cover practical problems of home furnishings and dress. It will include the planning of a small house, selection of furnishings, color harmony, the making of lamp shades, drapes, etc. The first meeting of the class was held yesterday, Thursday, September 11.

SPECIAL CLASSES AT THE HIGH SCHOOL

Registration all this week is announced for special afternoon classes at the evening high school as follows: On Monday and Wednesday afternoons, dressmaking, millinery, typewriting, beginning Spanish; on Tuesday and Thursday afternoons, basketry, art leather, typewriting, business law for women, foreigners' English and beginning Spanish.

CECIL O. CARL BUSY ON ELECTRICAL CONTRACTS

Besides being busy completing a number of big electrical contracts in the beach districts, Cecil O. Carl took out electrical permits last Monday for Field, 742 York court; Dudley, 5107 Narragansett. Gaskell, 727 Windemere; Mull, 7719 Hillside drive. Satisfactory work is guaranteed by the very efficient Carl organization, of which Lester Near is a most industrious and competent member.

HURT IN AUTO COLLISION

Ogden Fuller and J. C. Fairchild, both of Pacific Beach, were injured when an auto driven by Fuller collided with a truck in San Diego early this week. The tendons in Fuller's left hand were severed and Fairchild received a slight concussion of the brain and skin abrasions. Both men were taken to the hospital for treatment.

Phone or send your orders for PRINTING, from the smallest card to a poster, to The Beach News, for service and satisfaction.

Religious News

* * *

CHRISTIAN SCIENCE SOCIETY
1965 Abbott Street, Ocean Beach

Services are held as follows:
Sunday morning at 11 o'clock.
Sunday School, 9:45 a. m.
Wednesday evening at 8 o'clock.

FIRST BAPTIST CHURCH OF OCEAN BEACH
DeFoe Street at Santa Monica Ave
E. HERBERT HAYDEN, D. D., Pastor

Sunday—Worship and preaching at 11 a. m. and 7:30 p. m. Bible school at 9:45 a. m. Young People's Union at 6:30 p. m.

Wednesday—Mid-week meeting for praise, prayer and conference at 7:30 p. m. All are invited to these meetings.

Sunday, Sept. 14—Sermons by the pastor at 10 a. m. and 7:45 p. m. Morning topic: "The Gateway and the Cross of the Christian Life." Evening: "What Jesus Really Taught." Music by the Ladies' Trio.

The Baptist Young People will give a box social at the church next Friday evening, to which all are invited.

UNION CONGREGATIONAL CHURCH
(Corner Defoe Street and Santa Monica Avenue)
Rev. Frederic J. Stoetzel, Pastor

Sunday School at 9:45 a. m.
Morning worship at 11 o'clock.
Evening service at 7:30 o'clock.

"The Kingdom," will be the pastor's theme at the morning service. Special music will consist of a solo by Miss Margaret Grubbs.

An interesting meeting of the Woman's Guild was held at the church last Tuesday and many new plans were formulated for the coming year.

CATHOLIC CHURCH
Cor. DeFoe St. and Saratoga Ave.
Pastor: Rev. Declan E. Foley.

Sundays—Morning service, 8:30; Evening service, 7:30; Sunday school, 9:30 a. m.

Week Days—Service at 8:00 a. m.

At Roseville, Sundays—Service at 10:30 a. m.; Sunday school 11:30 a. m.

TRINITY MISSION EPISCOPAL
Sutcliffe Bldg., 1955 Abbott Street
REV. ARTHUR C. DODD, IN CHARGE

Sunday school at 9:45 a. m.
Morning service at 11.

CHURCH OF CHRIST

There will be a meeting of the Church of Christ at the home of Mr. and Mrs. J. S. Padgett, 4649 Voltair street, next Sunday afternoon at 3 o'clock All are welcome and visitors are especially invited to attend the service.

Violet and Gold

Sixteen Boy Scout training camps are undergoing organization in the grammar schools of San Diego under the supervision of Assistant Scout Executive Stanley Miller. This is the second year the training troops have been in operation. Scouts will be allowed to become members only when they are registered members of some active troop in the city. The troops are organized for training purposes only. Tenderfoot, second-class and first-class tests will be majored upon. First-class scouts will be used as assistant instructors. The schedule includes the Point Loma and beach schools.

Scout legions will be formed in the Roosevelt, Memorial and Wilson junior high schools and the chief activity of these legions will be to go on Saturday hikes and trips.

"Beach News" ads. bring business.

FALLACY OF SO-CALLED GUARANTEE OF BANK DEPOSITS BY LAW

An Attempt to Create Integrity by Legislative Act—Mere Words No Good Substitute for Individual Responsibility, Says Bankers' Chief.

By WALTER W. HEAD, President
The American Bankers Association

The bank deposit guaranty is an attempt to establish fictitious value—to create value by order of government. Adopted first in Oklahoma in 1909, this plan was carried into several western states and threatened, for a brief time, to become a serious issue in connection with our national banking system. Recent experience has proved, in this instance as in others, that sound economic law cannot be disregarded with impunity.

Walter W. Head

Oklahoma adopted the deposit guaranty as a result of the failure of a number of banks in the panic of 1907. The system was misnamed at the start. It was not a guaranty, in any true sense of the word, but simply a form of mutual insurance. The various state banks were assessed a limited amount, in proportion to their respective deposits, to pay the losses incurred by failures. For a time all went well. The prosperity incident to the development of territory, recently opened to settlement, prevented failures. But the deflation of 1920-1921 brought about a crisis in the guaranty system of Oklahoma. In November, 1921, the failure of the Bank of Commerce of Okmulgee brought the estimated total liabilities of the Oklahoma Guaranty Fund up to $3,354,000. Guaranty fund warrants drew 6 per cent interest, under the law which then existed, and this meant that the interest charge alone, on these outstanding warrants, amounted to two-thirds of the maximum possible annual assessment.

Failure and Repeal

Other banks failed in the following months, and the plight of the State guaranty fund became hopeless. State banks surrendered their state charters and entered the national system. By January, 1923, deposits in Oklahoma state banks were only $78,000,000, only half the total of November, 1921. This was the condition when the state legislature convened, and, after various attempts to relieve the situation by one of several expedients, the law makers repealed the guaranty sections of the banking law.

This is the story of the Oklahoma bank deposit guaranty, which was born, lived and died in the brief space of fourteen years. In that time the Oklahoma plan was adopted, with some modifications, by seven other states. In none of these has it been abandoned as yet. In every instance it has been subjected to severe strain, and in most of them the question of whether or not the guaranty fund can pay existing obligations is somewhat doubtful. My own state, Nebraska, I am thankful to say, is not one of these.

The guaranty of bank deposits failed in Oklahoma and is threatened with failure in other states because it was not what it pretended to be, and, furthermore, because it violated sound, economic law. The so-called guaranty is not, in any state, what its name implies. It is not in fact a guaranty. It is an insurance plan dependent, as are all insurance plans, upon the sufficiency of the premiums which may be paid. Experience has proved that the premiums are not sufficient—and yet the insured cannot afford to submit to higher premiums. Conceived in economic sin, born in the midst of economic iniquity, the bank deposit guarantee in Oklahoma went the way of all similar attempts to overcome or defy the natural law of economics. And yet we have today in the Congress of the United States a Representative of the State of Oklahoma who will—if he has his way—foist this iniquitous, impracticable system upon the National Banking System.

Integrity Cannot Be Legislated

The fundamental difficulty with the insurance of bank deposits—to apply the correct name—is that it is an attempt to create integrity and financial ability by legislative act. Depositors in many instances were invited to accept, as their principal assurance of safety, a gilded sign upon the bank window, "This bank protected by the state guaranty fund." This protection, it has been proved, was not adequate; mere words were not a good substitute for individual responsibility, supported by stocks of gold or currency. No longer was there a premium upon the character of the banker; no longer did depositors feel the necessity of giving preference to men of character when they selected their banker. They felt that the guaranty fund took the place of that. But the guaranty of bank deposits in Oklahoma failed—as all efforts to substitute governmental dictum for integrity and ability must fail.

COW-SCALPERS

In Wisconsin the State Bankers Association is employing a man to give his entire time to the agricultural work of the association. His major activity is along the line of marketing dairy cattle. He is constantly in touch with the stock for sale in all parts of the State and is in position to refer a prospective buyer to stock of the breed and quality desired. He has the assistance of reliable field men who are good judges of dairy cattle. There is no need for any farmer to fall into the hands of unscrupulous "cow scalpers" if his bankers will only take an interest in helping him to make the right kind of connections.—*Banker-Farmer.*

STRAIGHT TALKS WITH AUNT EMMY

ON PLAUSIBLE YOUNG MEN

"Isn't it dreadful about poor Mrs. Fuller, Aunt Emmy!" exclaimed Molly. "That company she bought those bonds in has failed and she has lost nearly every cent she had."

"Do you know how it happened?" asked Aunt Emmy. "She got a letter from some so-called 'investment house' she knew nothing about. She answered it and they sent a plausible young man to her and he persuaded her that the company he was selling bonds for was a seventh wonder. The carelessness of some people is really criminal. Mrs. Fuller might have gone to her bank, asked for reliable information and saved her money. Any bank has or can get the facts about business concerns showing their condition. Had she bought bonds in a company that the facts showed had been meeting its obligations for years, had a good surplus and good business prospects, she would not be in trouble today. Instead, she took the word of that plausible man who was either deceived himself, or who willfully deceived her, or at least was not so much interested in protecting her as in selling bonds to her. There is really very little excuse for the Mrs. Fullers of today because reliable information on financial matters may be had so easily."

"If she only hadn't put so much money in those bonds!" commented sympathetic Molly.

"That's another thing it is unwise to do," replied Aunt Emmy. "It is always foolish to carry all your eggs in one basket. Now if she had put only part of her money in those bonds instead of all she had, she could have stood the loss. As it is there is no telling what straits the poor little woman has got herself into. Like every one else Mrs. Fuller was too greatly tempted by the promise of a high rate of interest on her investment. Her extreme ignorance of finance coupled with the desire for high interest caused all her trouble.

"There are few things more dangerous than thinking you can do something you know nothing about as well as somebody who knows all about it. How foolish that sounds just to say it! Mrs. Fuller may be able to go to the butcher and because of her judgment of cuts of meat, get the very best and most for her money but that is no sign that she can judge securities. Buying bonds is no different from buying meat. You simply must understand your subject. You must know how to select good bonds, and you must know when to sell and when to buy. The only way you can do this is to take the advice of some one whose business it is to study the bond market. Any bank large or small will gladly discuss investments with its depositors. When you have learned enough to depend somewhat on your own judgment make your own decision as to what to buy,—then talk it over with your banker to make sure. Should he say, 'Don't buy,' abide by his decision."

"Mrs. Fuller's case has taught me a lesson, Aunty," said Molly, "I'll never take any chances like she did."

—ANNE B. AYMES.

MISSION BEACH
Bath-House
Now Under Construction
Costing $450,000
Is the First Unit in the Improvement of the
MISSION BEACH AMUSEMENT CENTRE

LOTS as low as $400 on the Easiest Terms ever made on Residential Beach Property

The increasing number of HOMES being built at MISSION BEACH attests the popularity of California's most desirable resort.

For further information call at *GENERAL SALES OFFICE*
101 Broadway or Tract Office, Mission Beach
Sales Agents: GEORGE L. BARNEY — T. A. RIFE

ROOF PROTECTION GUARANTEED BY LE CLAIR FOR FIVE YEARS

M. A. Le Clair, the "guarantee roofer," who has been in San Diego, since 1907, anounces that he will repair and recoat your shingle, tin composition or tar roofs and guarantee to take care of them for five years. He is insured against accident and no job is too large for consideration.

Mr. LeClair is the sole manufacturer of the famous "Everlastic Roof Preserver," and carries the most complete roofing outfit in San Diego. He is an Eagle of the first feather, and a loyal member of the Moose.

Proof of the stability of his work is furnished in his roofing of the Rinehart Cleanatorium over four years ago, since which time the immense roof has undergone the hardest kind of treatment as an open air work place and has only just been recoated.

Mr. Le Clair has recently finished a fine job for Councilman Harry Weizel's grocery and has several big contracts in view. His phone number is 659-54 and he is located at 933-935 Sixteenth street, San Diego.

KEEPING WELL

THE DANGERS OF EDUCATION

DR. FREDERICK R. GREEN
Editor of "HEALTH"

THE longer a child goes to school, the more physically unfit it becomes!

This is a startling statement, yet it is apparently borne out by the records of the recruiting service of the United States Marine corps.

It ought to cause serious thought on the part of parents and teachers.

The marine corps, as everybody knows, is the prize fighting body of the United States. Soldiers and sailors have to pass a severe physical examination, but the "leatherneck" must be practically perfect, physically. Out of 11,012 applicants for the marine corps, only 316 were up to the required physical standard.

But the startling thing is that the records show that the longer the boy went to school, the less fitted he was for the marine corps.

The United States public health service found among 14,335 white children in Maryland, Virginia, North and South Carolina, that 49.3 per cent had defective teeth; that 14.4 per cent, had never owned a toothbrush; and that 58.2 only used one occasionally. In most of the rural schools, no provisions were made for physical training or for correcting physical defects.

There are 24,000,000 school children in the United States, 6,000,000 of whom, or 25 per cent, have some defect of vision, some so serious that mental development and health are seriously handicapped. Eighty-seven per cent of the knowledge we acquire is gained through the eyes. A school child with defective vision can only acquire 13 per cent as much knowledge as the child with good eyes, yet only twenty states require examination of the eyes on admission to school and in only thirteen does the law apply to country schools.

We are spending, every year, millions of dollars for building and equipping expensive schoolhouses and we are sending to these schools 6,000,000 who have eyes so defective that they cannot see to learn their lessons. The "little red schoolhouse" has turned out some great men, but it is evidently also turning out large numbers of defective and crippled school children.

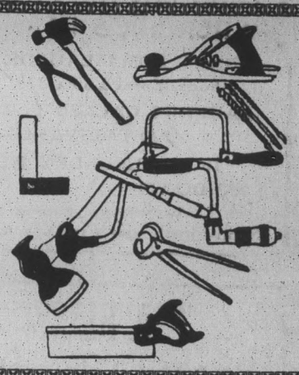
That isn't either good sense or good business. Wouldn't it be better to build a little less elaborate schoolhouses and put some of the money into caring for the children's eyes, so that they can see when they get into the classroom?

Wouldn't it be wise to devote a little less time to training the child's mind and a little more to training his body?

MISSION BEACH GARAGE
3779 Mission Boulevard, Mission Beach
MAXWELL--SERVICE--*CHRYSLER* Phone, P. B. 542
TOW CAR [Day and Night] REPAIR SERVICE

GEO. FINLEY
BUILDING CONTRACTOR
Best Workmanship
Satisfactory Service
Estimates Furnished
4845 NARRAGANSETT AVE.
Phone Point Loma 103 W.

Get our prices on PAINT.
H. H. REID & SON
Paints, Hardware and Household Supplies
NEW MAIL BOXES
Just Arrived
STANLEY 4-SQUARE *HOUSEHOLD TOOLS*
5050 Newport Avenue
Phone: Point Loma 49



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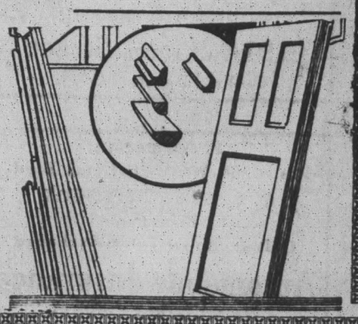
ELECTRICAL CONTRACTOR
5050 Newport Avenue
Phone, Point Loma 49.
Res. Phone Pt. Loma 36
Wiring—Fixtures—Motors
All work guaranteed
RADIO Outfits a Specialty
"If it's Electrical, see Cecil"

Ocean Beach Lumber Co. W. H. RABSAHL, Manager
Phone, Pt. Loma 40-J
LUMBER, SHINGLES, LATHS
LIME, CEMENT, NAILS
ROOFING MATERIAL, WALL BOARD
Office, Yard and Mill
MUIR AVE. and EBERS ST., O.B.
Lumber Estimates Cheerfully Given



The Maine Garage ICE
5040 Newport Avenue
Ocean Beach, Calif.
PHONE POINT LOMA 382
Branch Depot UNION ICE Company ICE

Dancing Every Night and Sunday Afternoon--Except Monday
BENBOUGH'S
OCEAN BEACH DANCE PAVILION

YES! WE CAN DO all kinds of
PRINTING

DIVERSIFIED FARMING VS. ONE CROP GAMBLING

Agricultural Director of the American Bankers Association Tells of Efforts to Solve Farmers' Problems.

One of the leading problems that is confronting many of our states is that of diversified farming, says D. H. Otis, Agricultural Director of the American Bankers' Association.

"During the past year the Agricultural Commission of the association has arranged for conferences in eight of the twelve Federal Reserve districts," he says. "At these conferences we have tried to get in touch with the agricultural needs of the respective regions and advise with the bankers and others interested as to what the banks might do to help in their solution. A resolution adopted in the Fifth District serves as an example of what is needed in many sections:

" 'Encouragement of a proper system of diversified farming in which farmers will grow as far as practical all the food and feed crops necessary for feeding the family and livestock of the farm, and to keep on the farms the requisite kinds and amounts of livestock best to meet the economic needs of farming in this district.'

"The conference in the Ninth District emphasized strongly the need of greater diversification. The farmer who raises nothing but wheat is unwise, even foolish. He is one of the worst kinds of gamblers, one who gambles on the weather, on insects, on drought, and various other things that affect the quality of the product. The farmer who raises wheat and along with it the other crops and keeps a reasonable amount of livestock has something to fall back on when wheat is plentiful and cheap. He is not putting all of his eggs in one basket.

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